

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Glenn Henry Enevoldsen</u> | Social Security number or ITIN | xxx-xx-2449 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Margaret Ann Enevoldsen</u> | Social Security number or ITIN | xxx-xx-3835 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 18-29961-MBK | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Glenn Henry Enevoldsen
aka Glenn H Enevoldsen, aka Glenn
Enevoldsen, dba Glenn Enevoldsen Carpentry &
Home Improv

Margaret Ann Enevoldsen
aka Margaret Enevoldsen, aka Margaret A
Enevoldsen, aka Margaret King Obal, aka
Margaret Obal Enevoldsen, aka Margaret Obal

12/5/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Glenn Henry Enevoldsen
Margaret Ann Enevoldsen
Debtors

Case No. 18-29961-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Dec 05, 2023

Form ID: 3180W

Total Noticed: 42

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2023:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db/jdb | + Glenn Henry Enevoldsen, Margaret Ann Enevoldsen, 95 Leffler Hill Road, Flemington, NJ 08822-2614 |
| cr | + SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734 |
| 517800112 | CMRE, 3075 Imperial Services Hwy, STE 200, Brea CA 08822-2614 |
| 517800114 | + Credit One Corporate, 585 Pilot Road, Las Vegas, NV 89119-3619 |
| 517800117 | + Glenn Henry Enevoldsen, 95 Leffler Hill Road, Flemington, New Jersey 08822-2614 |
| 517800118 | + Hunterdon County Tax, 71 Main St., Bldg 3B, Flemington, New Jersey 08822-1451 |
| 518551530 | + Hunterdon Healthcare, 2100 Wescott Drive, Flemington, NJ 08822-4604 |
| 517800119 | + Hunterdon Medical Center, 2100 wescott Drive, Flemington, NJ 08822-4604 |
| 517800110 | + Hunterdon Medical Center, c/o CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750 |
| 517800130 | + Nationstar Mortgage Holdings, Inc, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620 |
| 517800131 | + Pegasus Emergency Group, PO Box 791, Flemington, NJ 08822-0791 |
| 518551531 | Premium Anesthesia, LLC, PO Box 29 Anesthesia Office, Oldwick, NJ 08858-0029 |
| 517800132 | + Raritan TWP Tax Collector, One Municipal Drive, Flemington, NJ 08822-3446 |

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Dec 05 2023 21:07:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Dec 05 2023 21:07:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + Email/Text: RASEBN@raslg.com | Dec 05 2023 21:07:00 | Igloo Series IV Trust, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461 |
| 517800106 | + EDI: TSYS2 | Dec 06 2023 01:59:00 | Barclay Bank Delaware, 125 South West St., Wilmington, DE 19801-5014 |
| 517800107 | + EDI: TSYS2 | Dec 06 2023 01:59:00 | Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801 |
| 517800109 | + EDI: CAPITALONE.COM | Dec 06 2023 01:59:00 | Capital One, 1680 Capital One Drive, Mclean, VA 22102-3407 |
| 517800108 | + EDI: CAPITALONE.COM | Dec 06 2023 01:59:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 517900717 | EDI: CAPITALONE.COM | Dec 06 2023 01:59:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 517800113 | + Email/PDF: creditonebknofications@resurgent.com | Dec 05 2023 21:16:56 | Credit One Bank, ATTN: Bankruptcy, PO Box |

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| | | | 98873, Las Vegas, NV 89193-8873 |
| 517800116 | + EDI: AMINFOFP.COM | Dec 06 2023 01:59:00 | First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524 |
| 517800120 | + Email/Text: bankruptcy@huntington.com | Dec 05 2023 21:07:00 | Huntington Natl Bk, Attn: Bankruptcy, PO Box 340996, Columbus, OH 43234-0996 |
| 517800121 | EDI: IRS.COM | Dec 06 2023 01:59:00 | Internal Revenue Service, PO Box 7346, Phila, Pa. 19101-7346 |
| 517800111 | EDI: JPMORGANCHASE | Dec 06 2023 01:59:00 | Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850 |
| 517800124 | + Email/Text: PBNCNotifications@perituservices.com | Dec 05 2023 21:06:00 | Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120 |
| 517905415 | Email/PDF: resurgentbknotifications@resurgent.com | Dec 05 2023 21:17:02 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517865960 | Email/PDF: MerrickBKNotifications@Resurgent.com | Dec 05 2023 21:16:57 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 517800128 | ^ MEBN | Dec 05 2023 21:01:04 | MERS, PO Box 2026, Flint, MI 48501-2026 |
| 517800126 | Email/PDF: MerrickBKNotifications@Resurgent.com | Dec 05 2023 21:17:10 | Merrick Bank, PO Box 5000, Draper, UT 84020-5000 |
| 517800127 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Dec 05 2023 21:16:57 | Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001 |
| 517800129 | + Email/Text: nsm_bk_notices@mrcooper.com | Dec 05 2023 21:07:00 | Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620 |
| 517818024 | Email/Text: nsm_bk_notices@mrcooper.com | Dec 05 2023 21:07:00 | Nationstar Mortgage LLC, Bankruptcy Department, PO Box 619096, Dallas, Texas 75261-9741 |
| 517924055 | EDI: PRA.COM | Dec 06 2023 01:59:00 | Portfolio Recovery Associates, LLC, c/o Juniper, POB 41067, Norfolk VA 23541 |
| 517861590 | + EDI: JEFFERSONCAP.COM | Dec 06 2023 01:59:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 517804459 | + Email/Text: bankruptcy@huntington.com | Dec 05 2023 21:07:00 | The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424 |
| 519274974 | ^ MEBN | Dec 05 2023 21:00:54 | U.S. Bank Trust National Association, as Trustee Cabana Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka CA 95501-0305 |
| 519274975 | ^ MEBN | Dec 05 2023 21:00:58 | U.S. Bank Trust National Association, as Trustee Cabana Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka CA 95501, U.S. Bank Trust National Association 95501-0305 |
| 518552326 | ^ MEBN | Dec 05 2023 21:00:48 | US Bank, NA, c/o SN Servicing Corp, 323 5th Street, Eureka, CA 95501-0305 |
| 518552327 | ^ MEBN | Dec 05 2023 21:00:56 | US Bank, NA, c/o SN Servicing Corp, 323 5th Street, Eureka, CA 95501, US Bank, NA, c/o SN Servicing Corp 95501-0305 |
| 517800133 | + EDI: VERIZONCOMB.COM | Dec 06 2023 01:59:00 | Verizon, 1095 Ave. of The Americas, NY, NY 10036-6704 |

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 517800125 | | Margaret Ann Enevoldsen |
| 517800122 | * | Internal Revenue Service, PO Box 931000, Louisville, KY 40293-1000 |
| 517800115 | ## | Eric Lester Leinbach, Esquire, 1603 Butler Street, Easton, PA 18042-4748 |
| 517800123 | ##+ | KLM Law Group P.C, 216 Haddon Avenue, STE 406, Westmont, NJ 08108-2812 |

TOTAL: 1 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2023 at the address(es) listed below:

| Name | Email Address |
|------------------------|---|
| Albert Russo | docs@russotrustee.com |
| Charles G. Wohlrab | on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com |
| Denise E. Carlon | on behalf of Creditor U.S. Bank National Association as Trustee Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Eric L. Leinbach | on behalf of Joint Debtor Margaret Ann Enevoldsen office1603@rcn.com lester532004@yahoo.com |
| Eric L. Leinbach | on behalf of Debtor Glenn Henry Enevoldsen office1603@rcn.com lester532004@yahoo.com |
| Jonathan C. Schwalb | on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com |
| Lauren Moyer | on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust bkecf@friedmanvartolo.com nj-ecfmail@ecf.courtdrive.com |
| Melissa N. Licker | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com |
| Phillip Andrew Raymond | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com |
| Sindi Mncina | on behalf of Creditor Igloo Series IV Trust smncina@raslg.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |
| William S. Wolfson | on behalf of Debtor Glenn Henry Enevoldsen wwolfsonlaw@comcast.net liza.wwolfsonlaw@comcast.net |
| William S. Wolfson | on behalf of Joint Debtor Margaret Ann Enevoldsen wwolfsonlaw@comcast.net liza.wwolfsonlaw@comcast.net |

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